

FIG. 1

109920-9072600

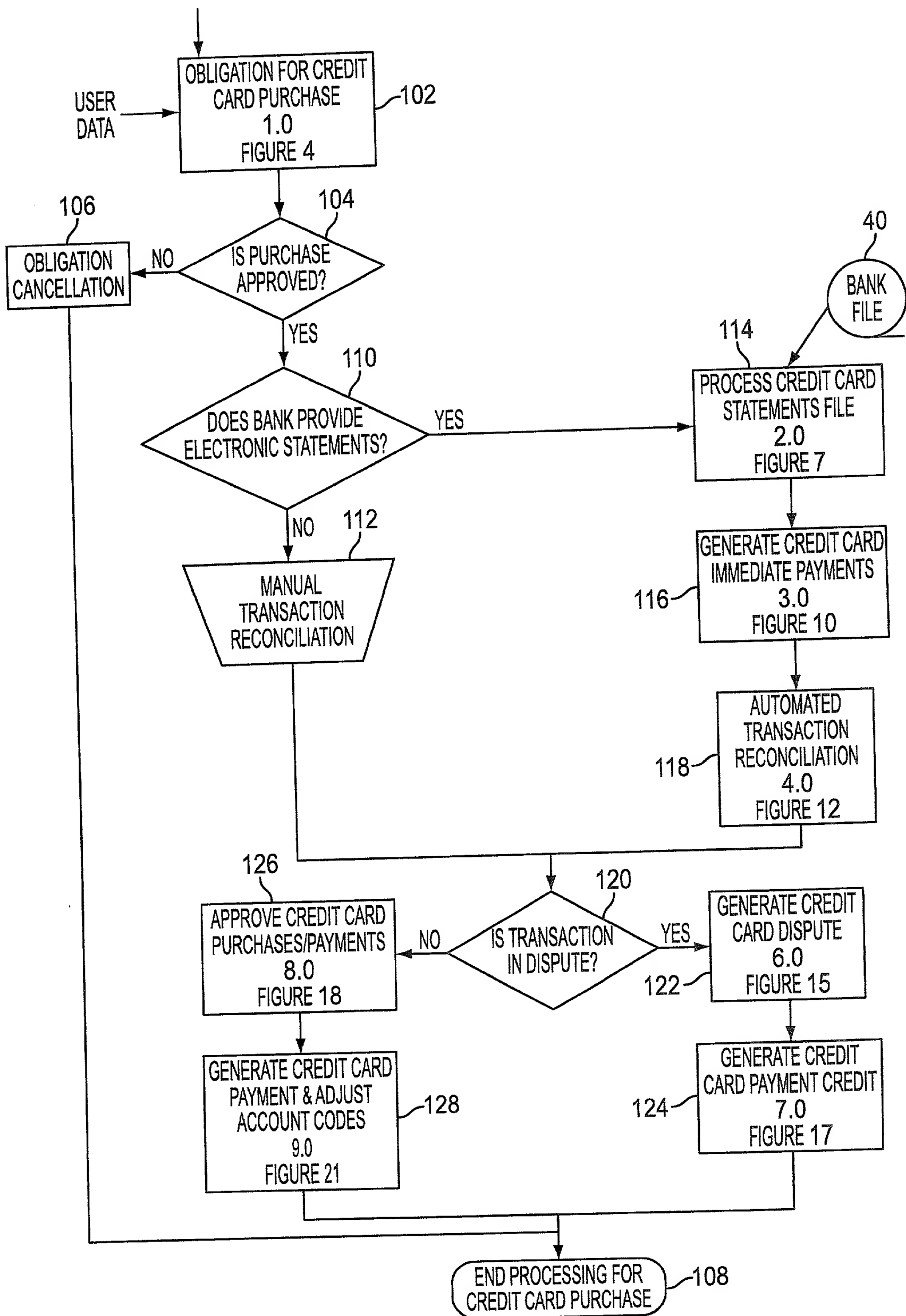


FIG. 3

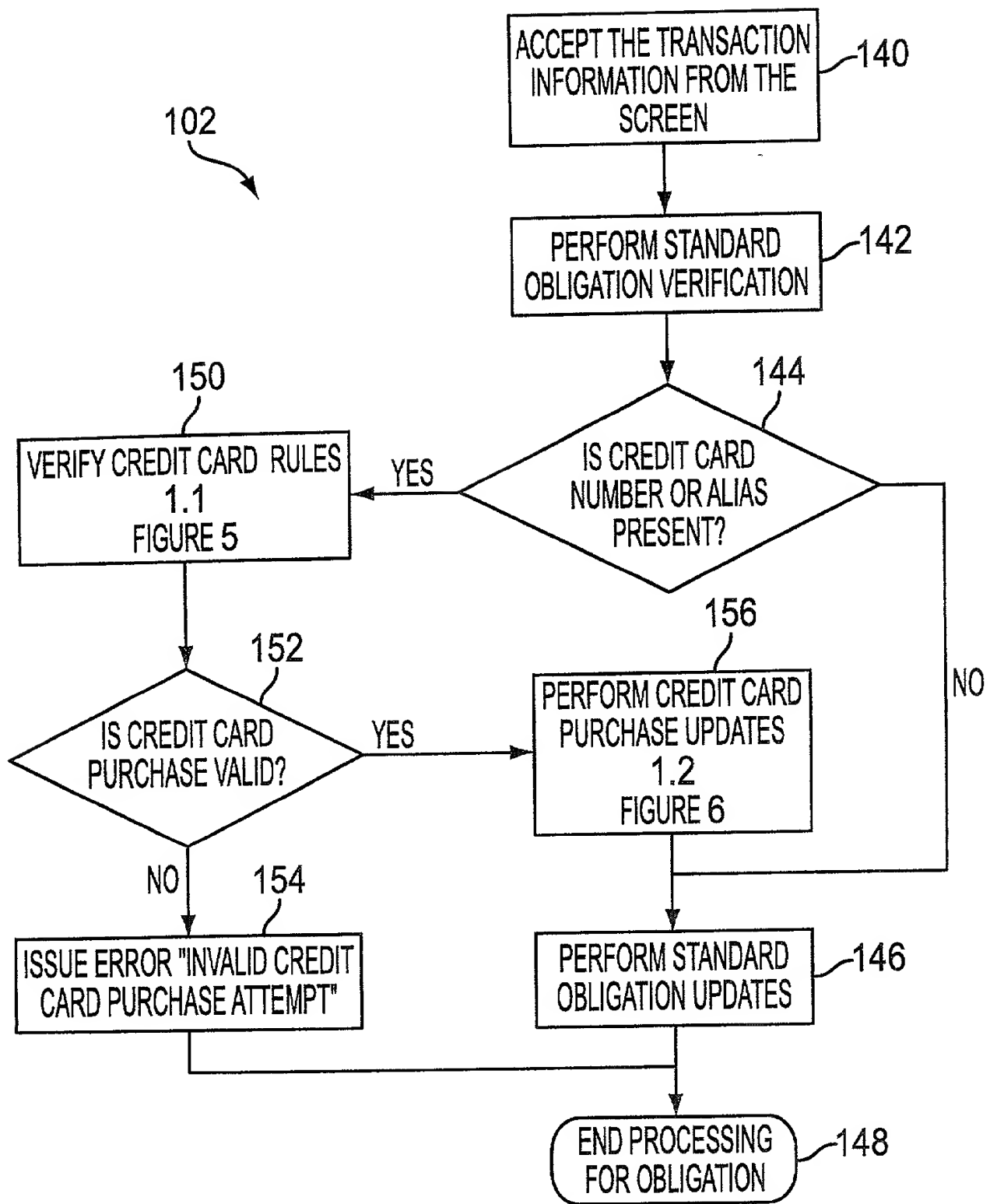


FIG. 4

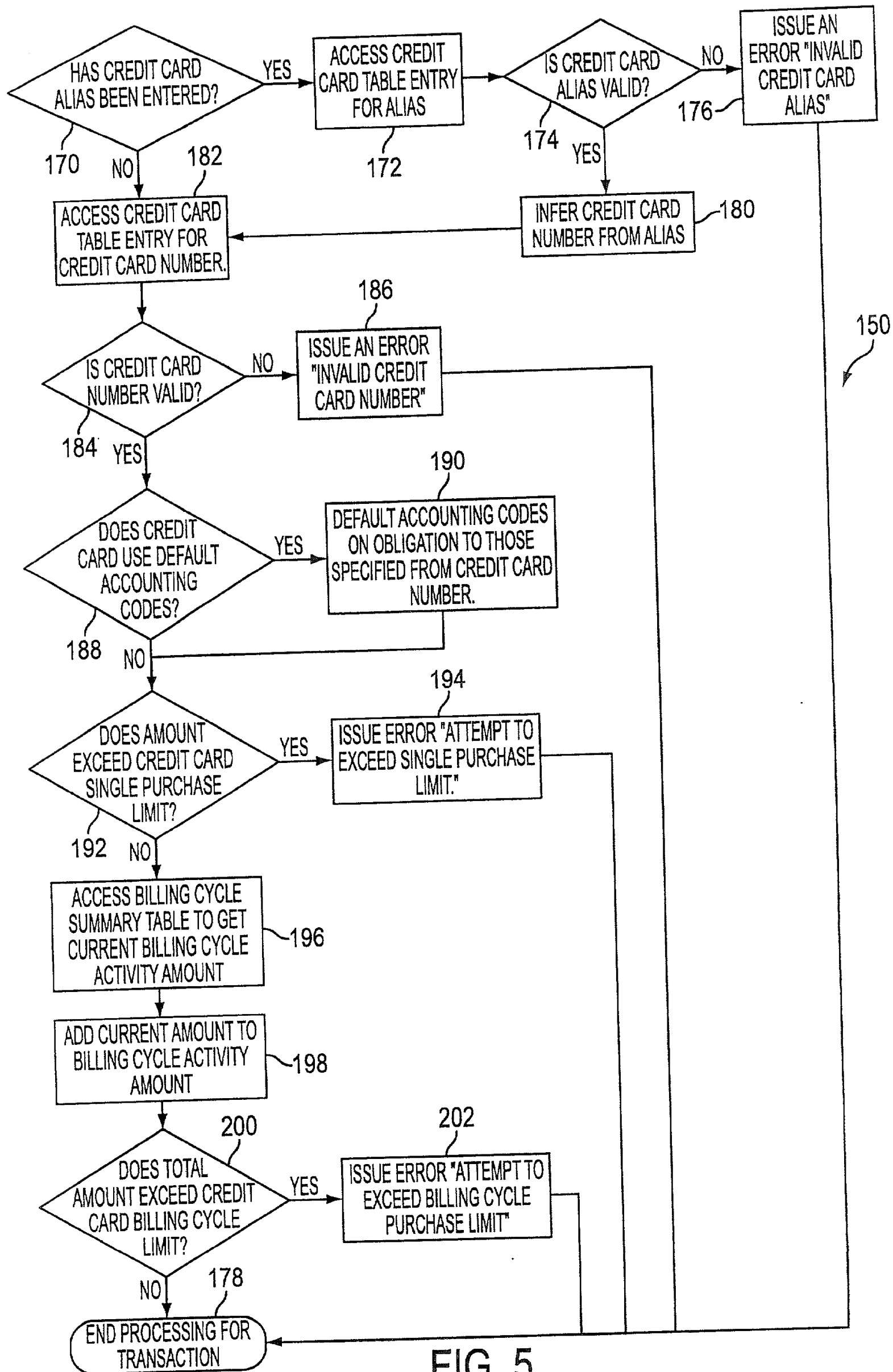


FIG. 5

FIG. 5

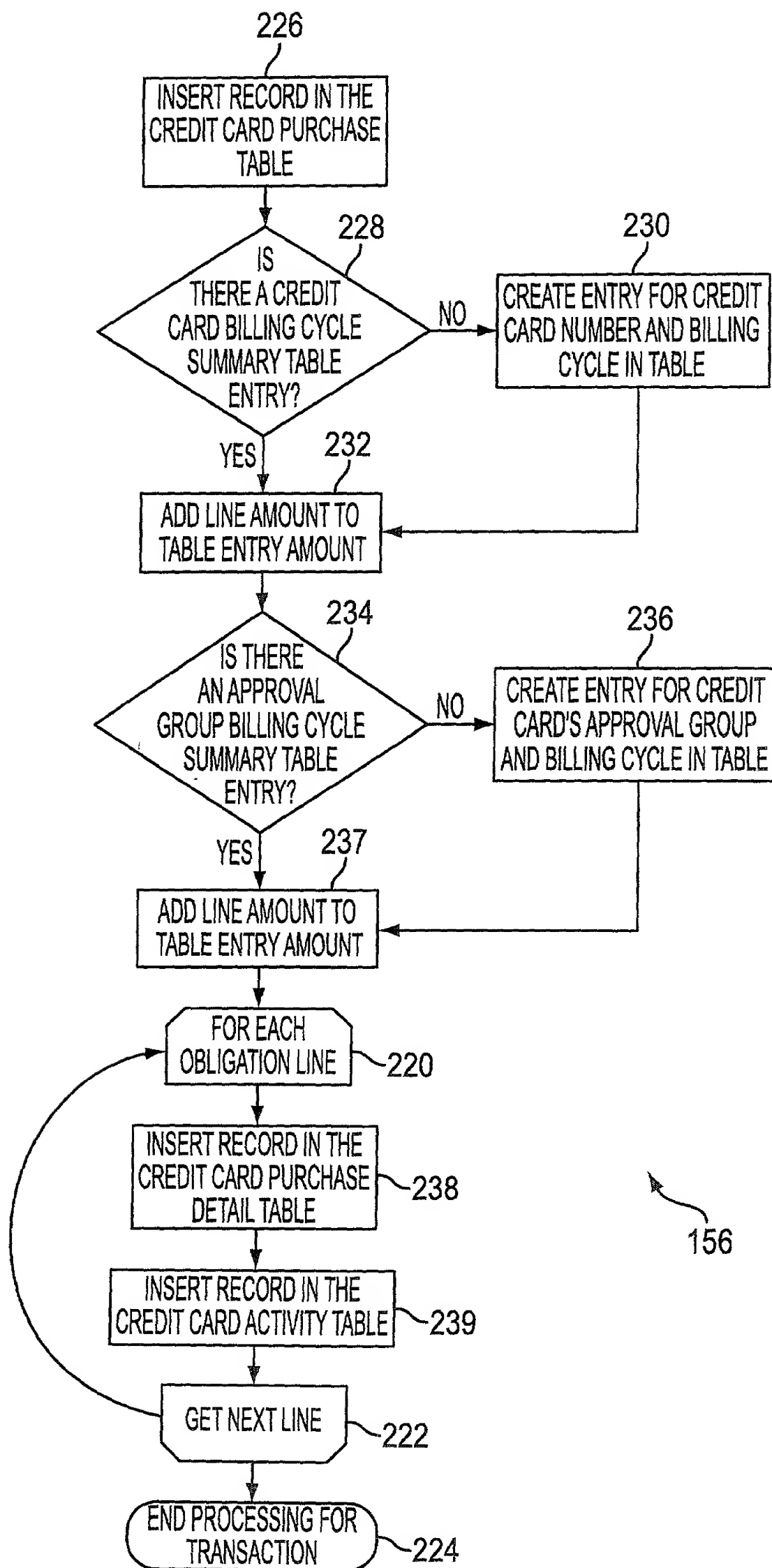


FIG. 6

109060-9010000

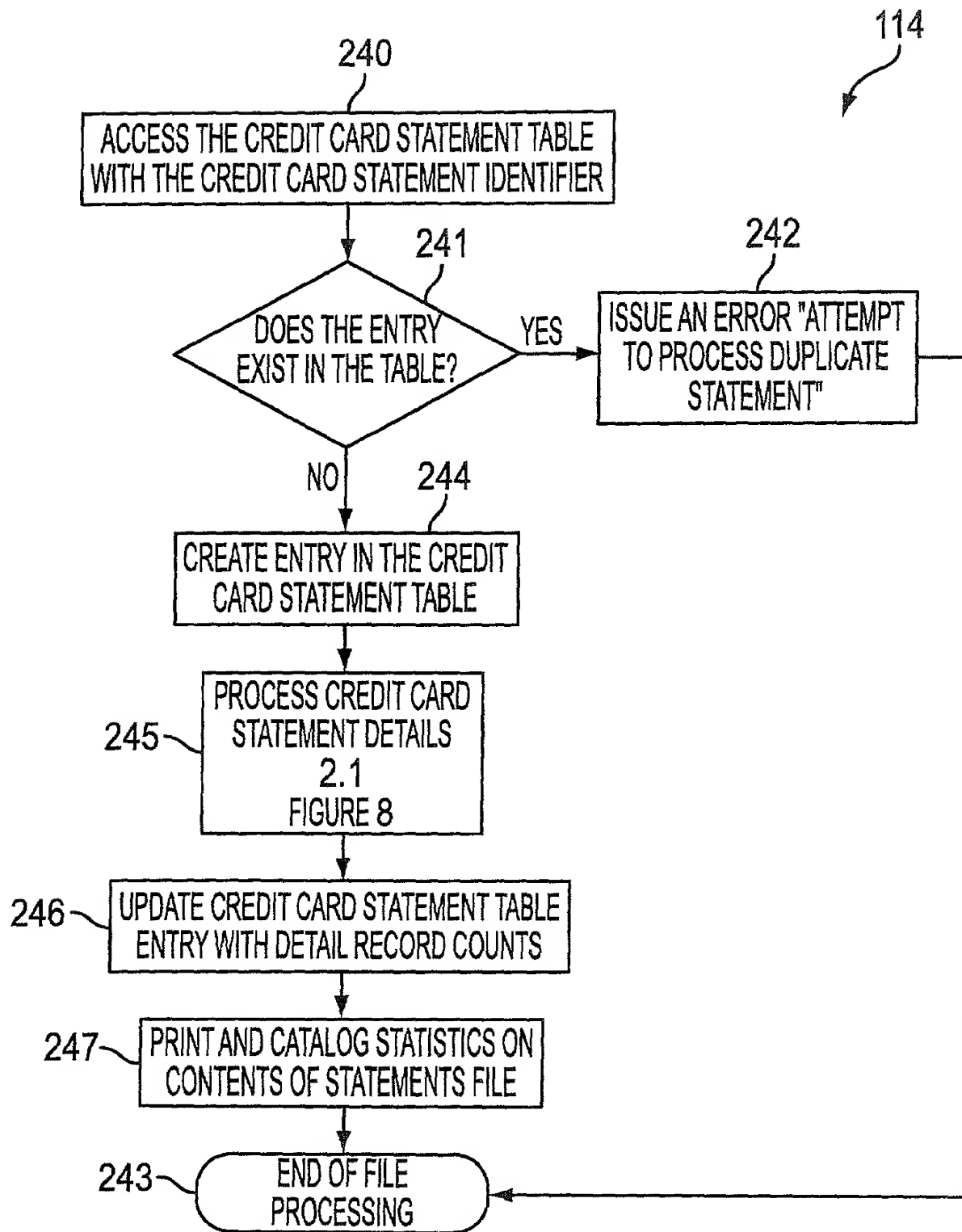


FIG. 7

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100	1-2	1-2	1-2

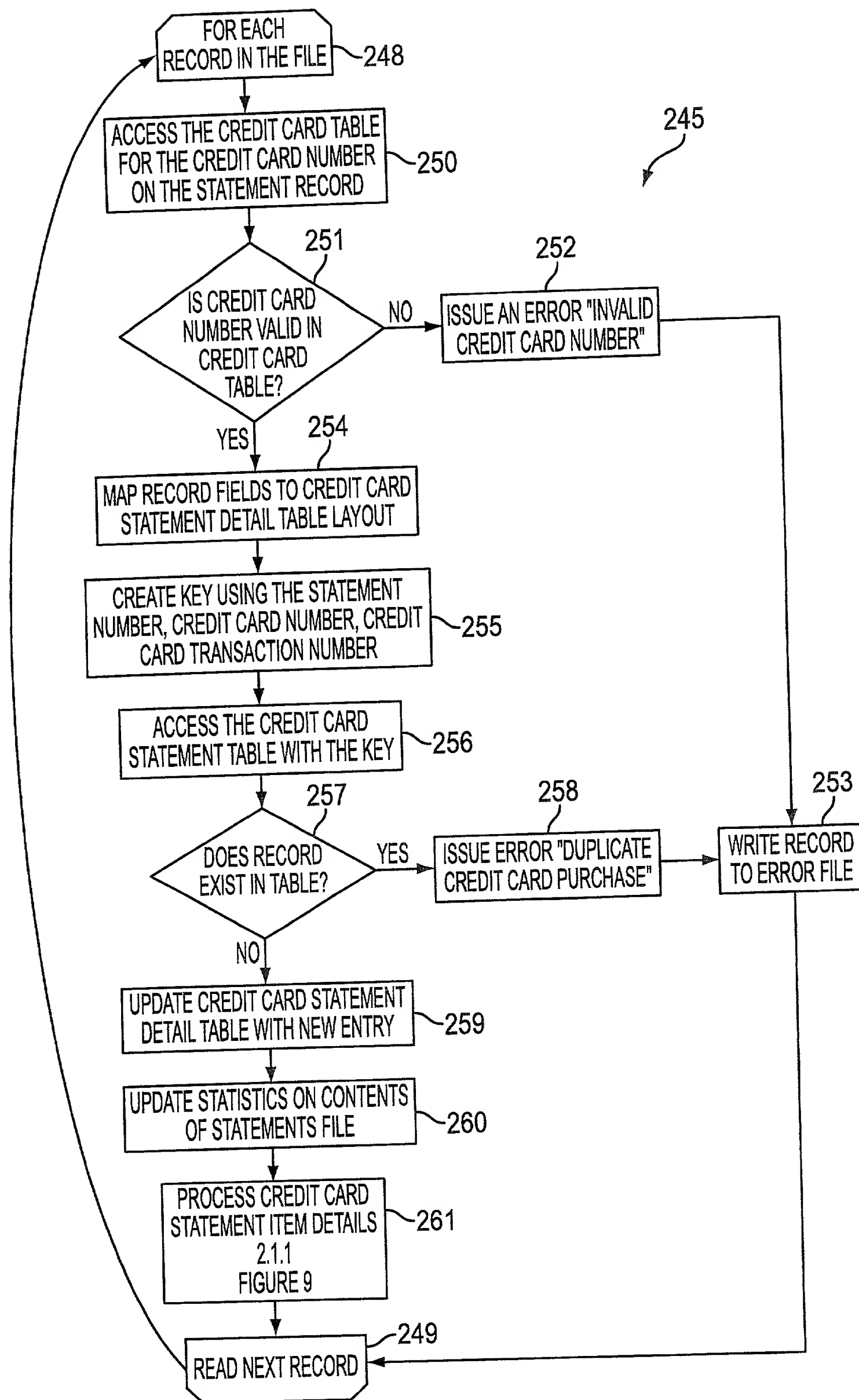


FIG. 8

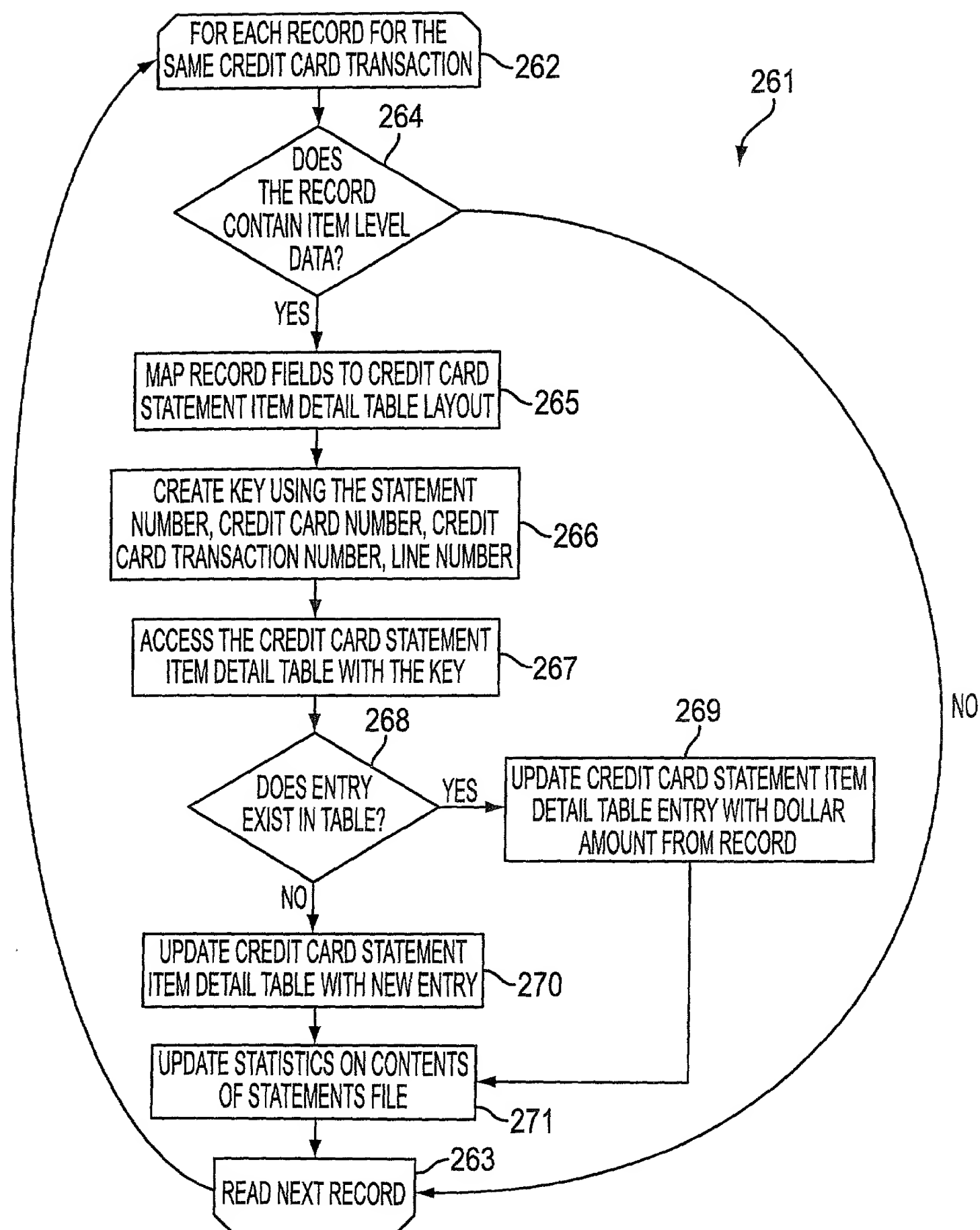
[illegible]

FIG. 9

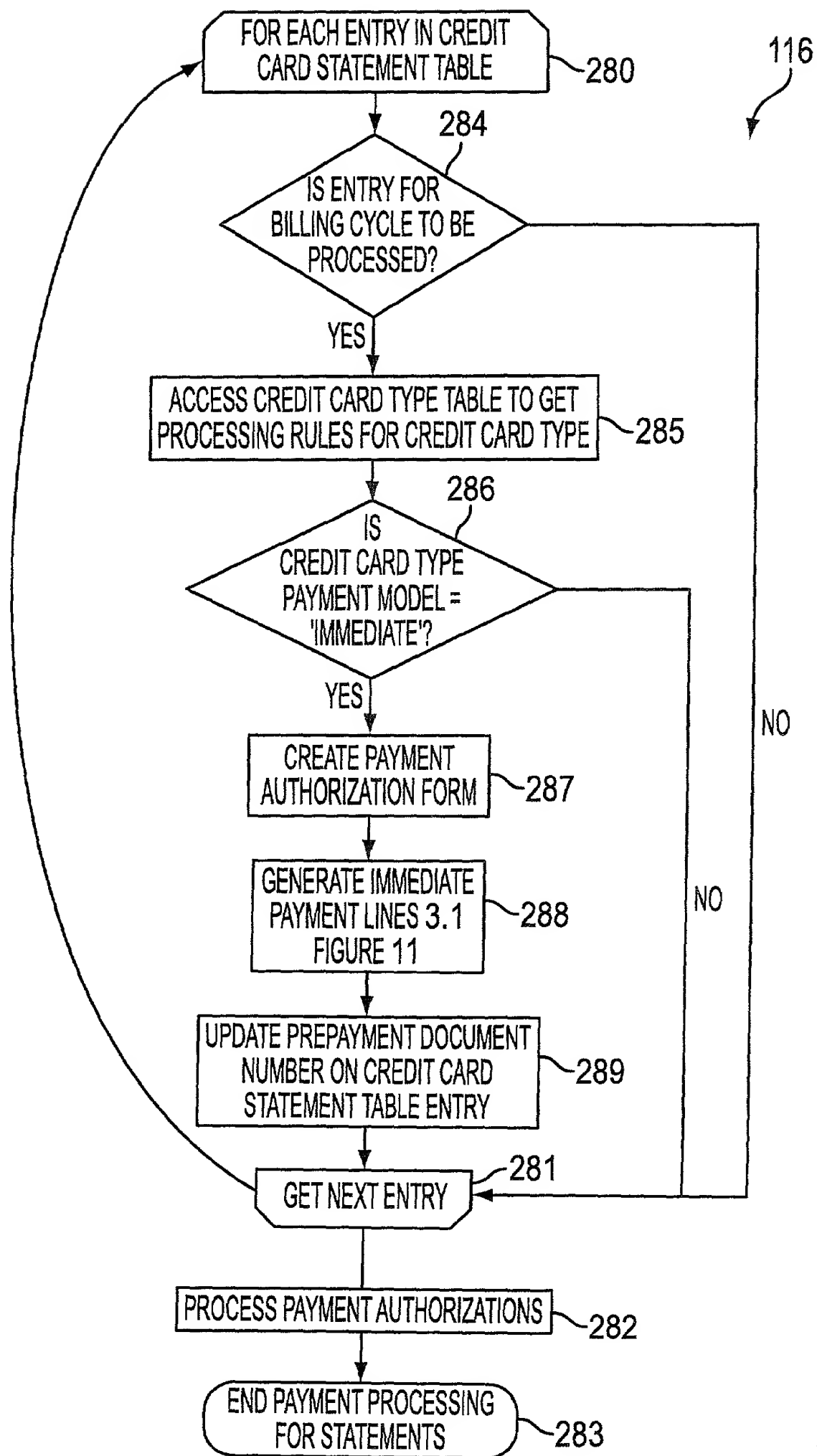
[illegible]

FIG. 10

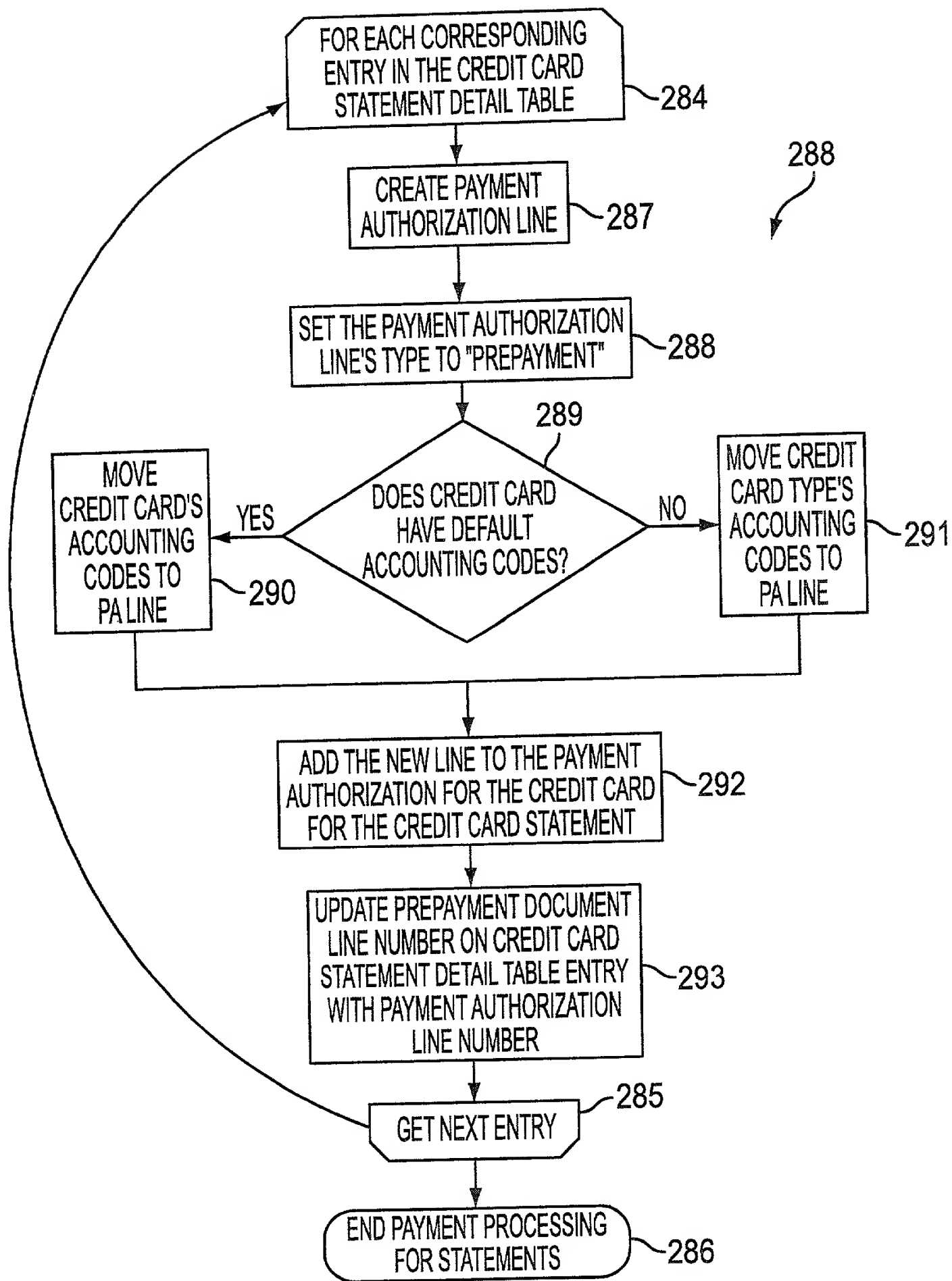


FIG. 11

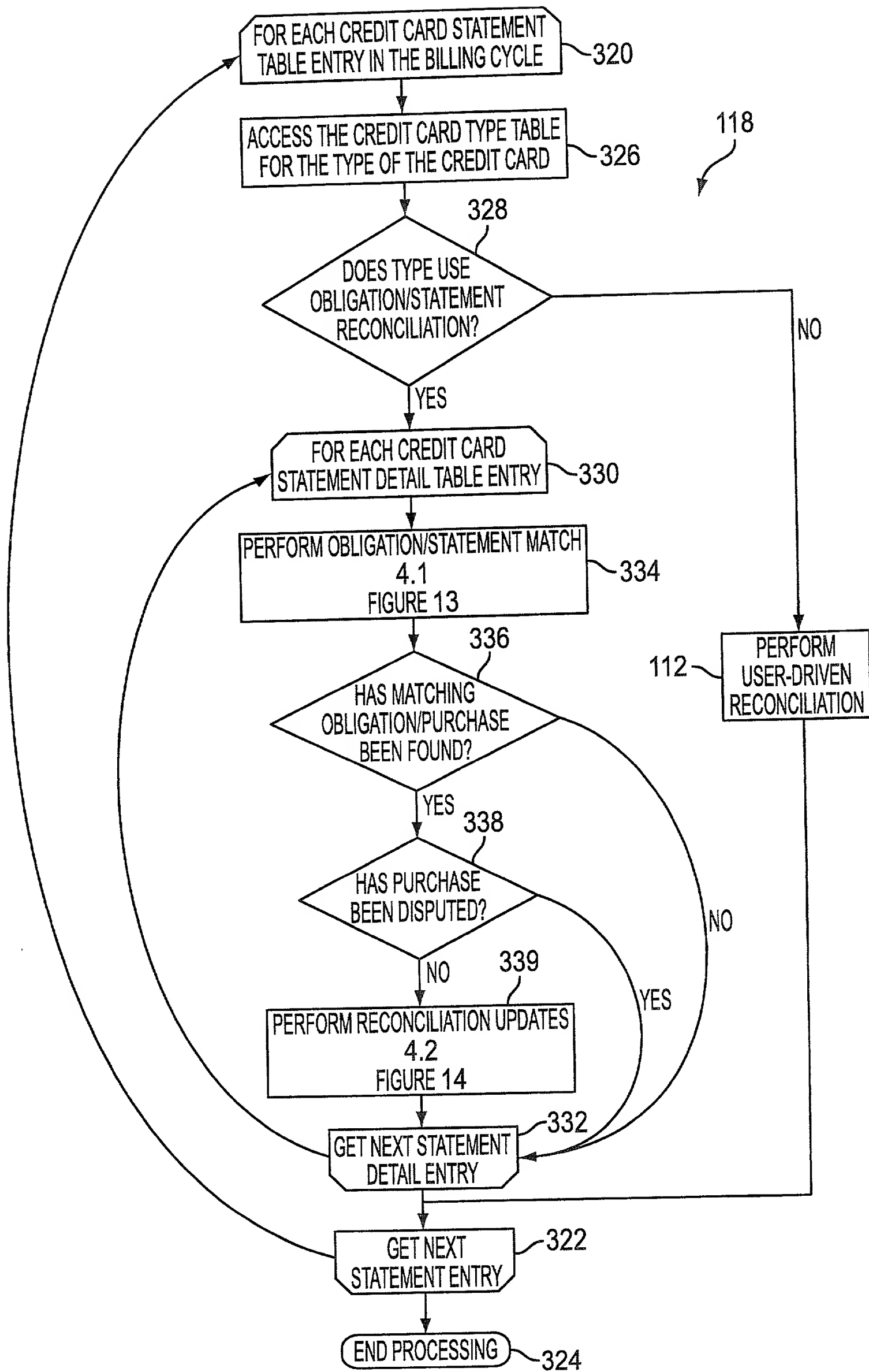


FIG. 12

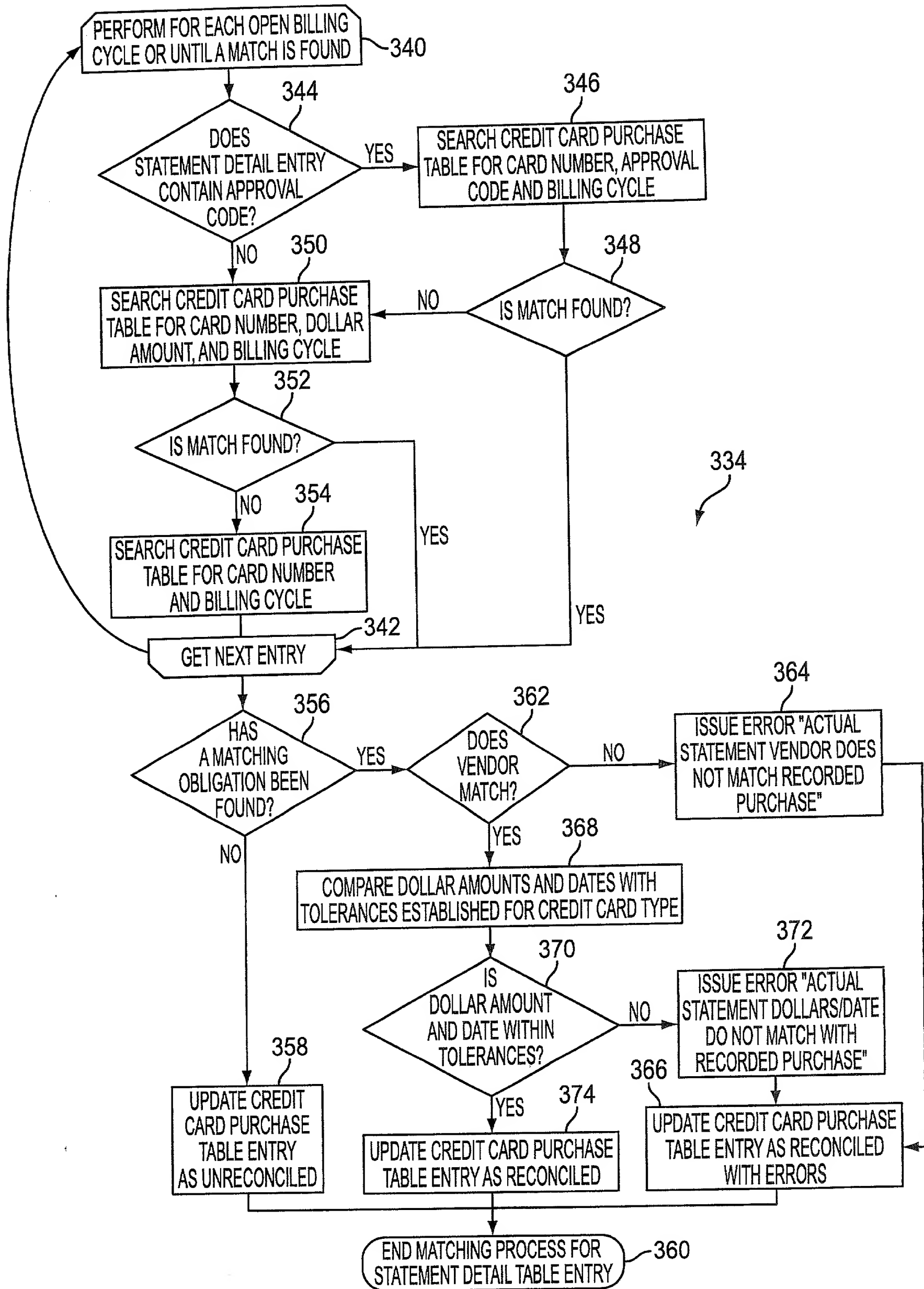


FIG. 13

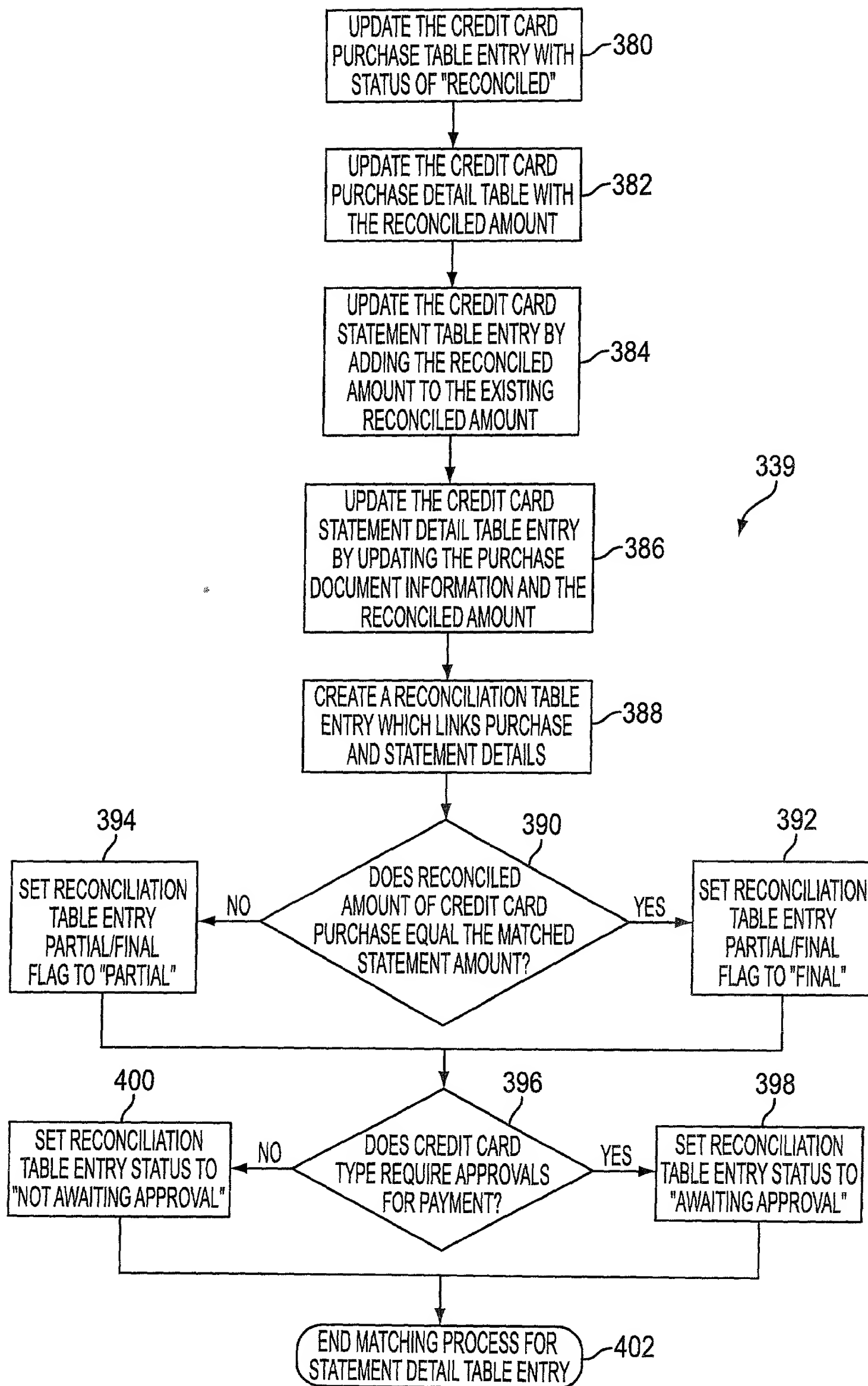


FIG. 14

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graph TD
    420[/ENTER CRITERIA TO SELECT  
CREDIT CARD STATEMENT  
DETAIL TABLE ENTRY/] --> 421[ACCEPT THE CRITERIA  
FROM THE SCREEN]
    421 --> 422[SEARCH THE CREDIT CARD  
STATEMENT DETAIL TABLE  
FOR THE ENTRY]
    422 --> 423{DOES  
RECORD EXIST IN  
TABLE?}
    423 -- NO --> 424[ISSUE ERROR "INVALID  
CREDIT CARD PURCHASE-  
REENTER CRITERIA"]
    424 --> 420
    423 -- YES --> 425[ACCEPT USERS JUSTIFICATION  
AND DATE FROM THE SCREEN]
    425 --> 426[ACCEPT USERS ACCOUNTING  
CODES FOR THE DISPUTE CREDIT  
(OPTIONAL)]
    426 --> 427[PERFORM DISPUTE RELATED UPDATES]
    427 --> 428{IS ON-LINE  
CONNECTION WITH  
BANK AVAILABLE?}
    428 -- YES --> 429[SEND MESSAGE  
TO BANK]
    428 -- NO --> 430[WRITE RECORD  
TO DISPUTE FILE]
    430 --> 431[UPDATE STATISTICS ON  
CONTENTS OF STATEMENTS  
FILE]
    429 --> 432([END OF DISPUTE  
PROCESSING])
    431 --> 432

```

FIG. 15

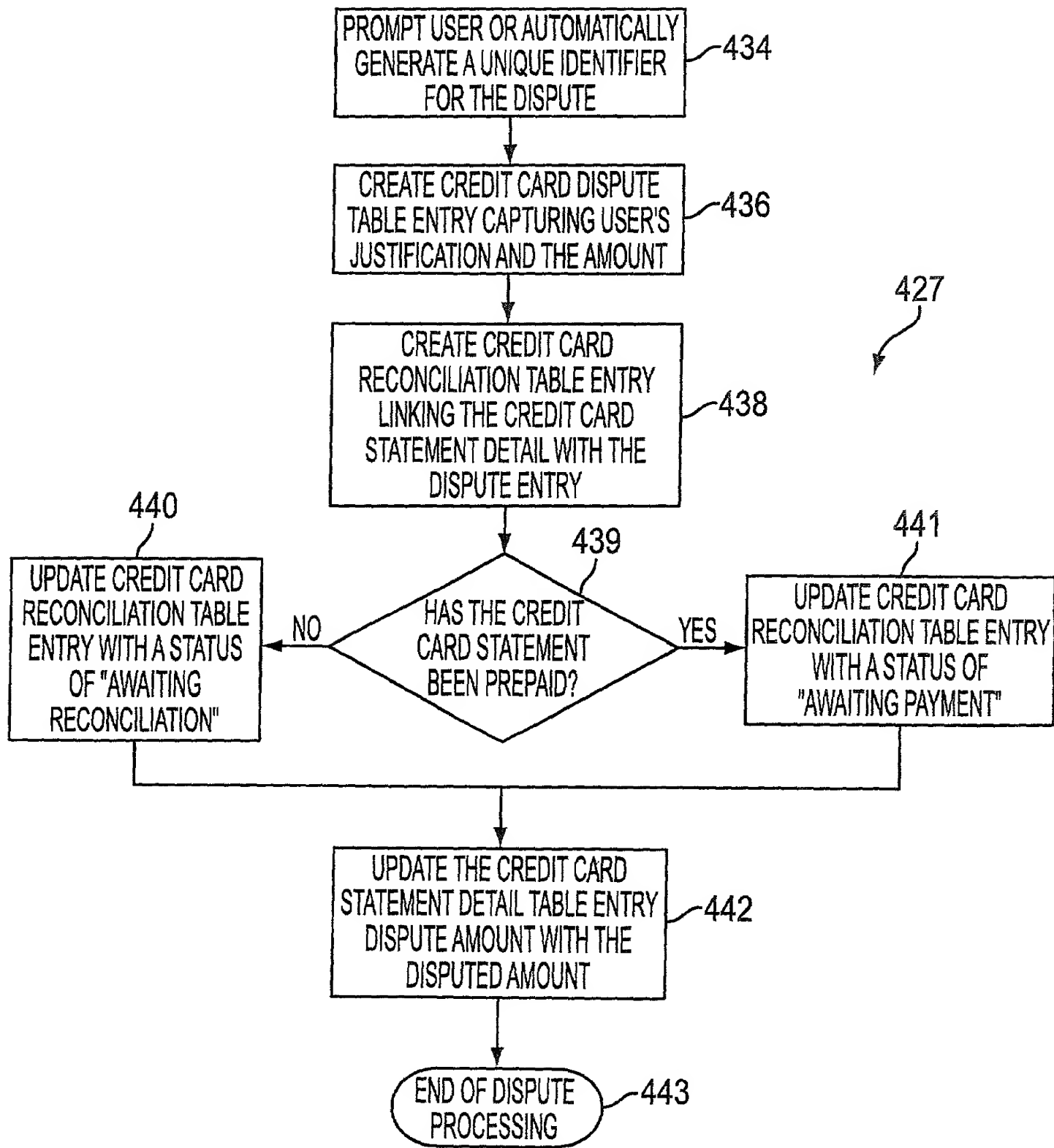


FIG. 16

FIG. 17

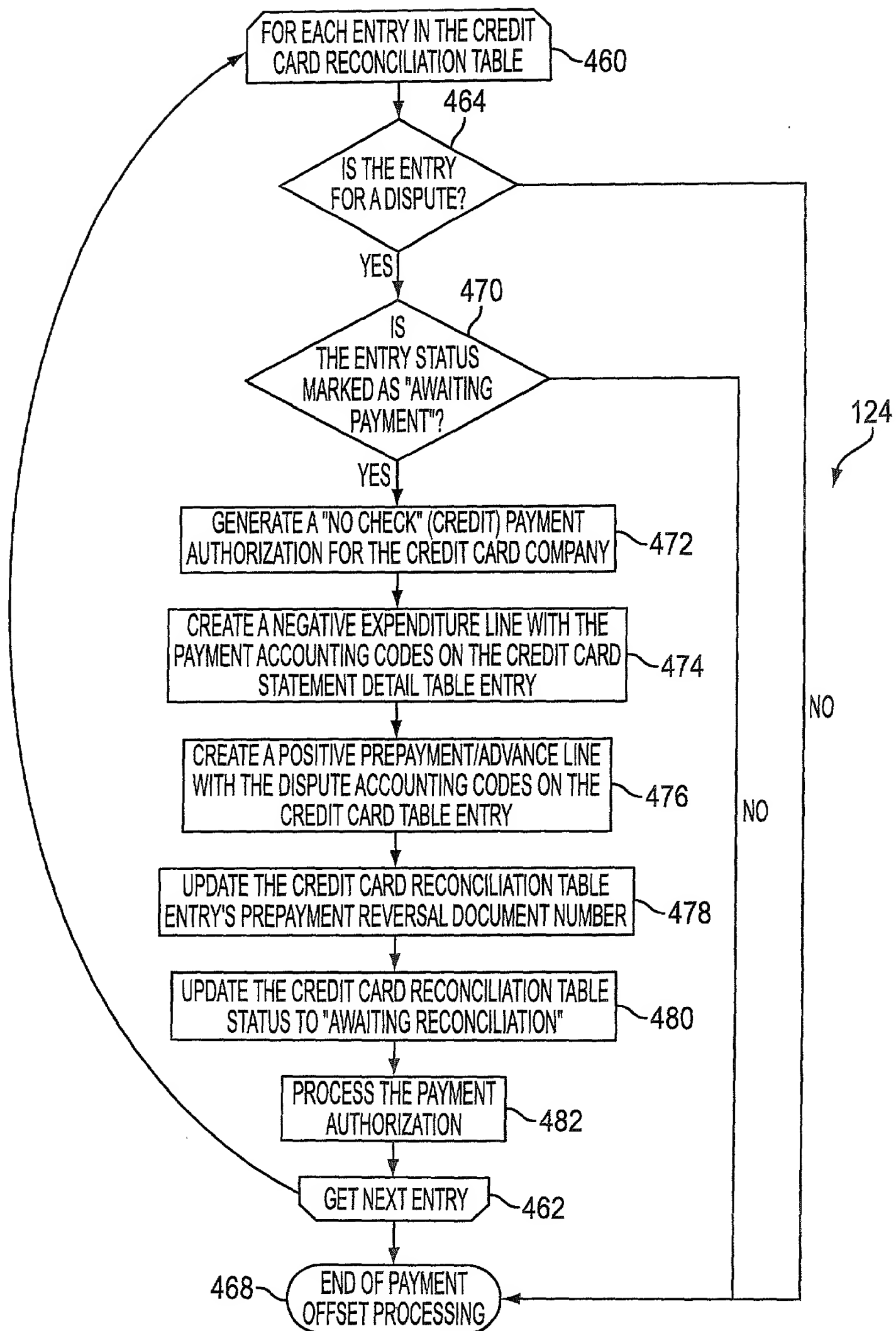


FIG. 17

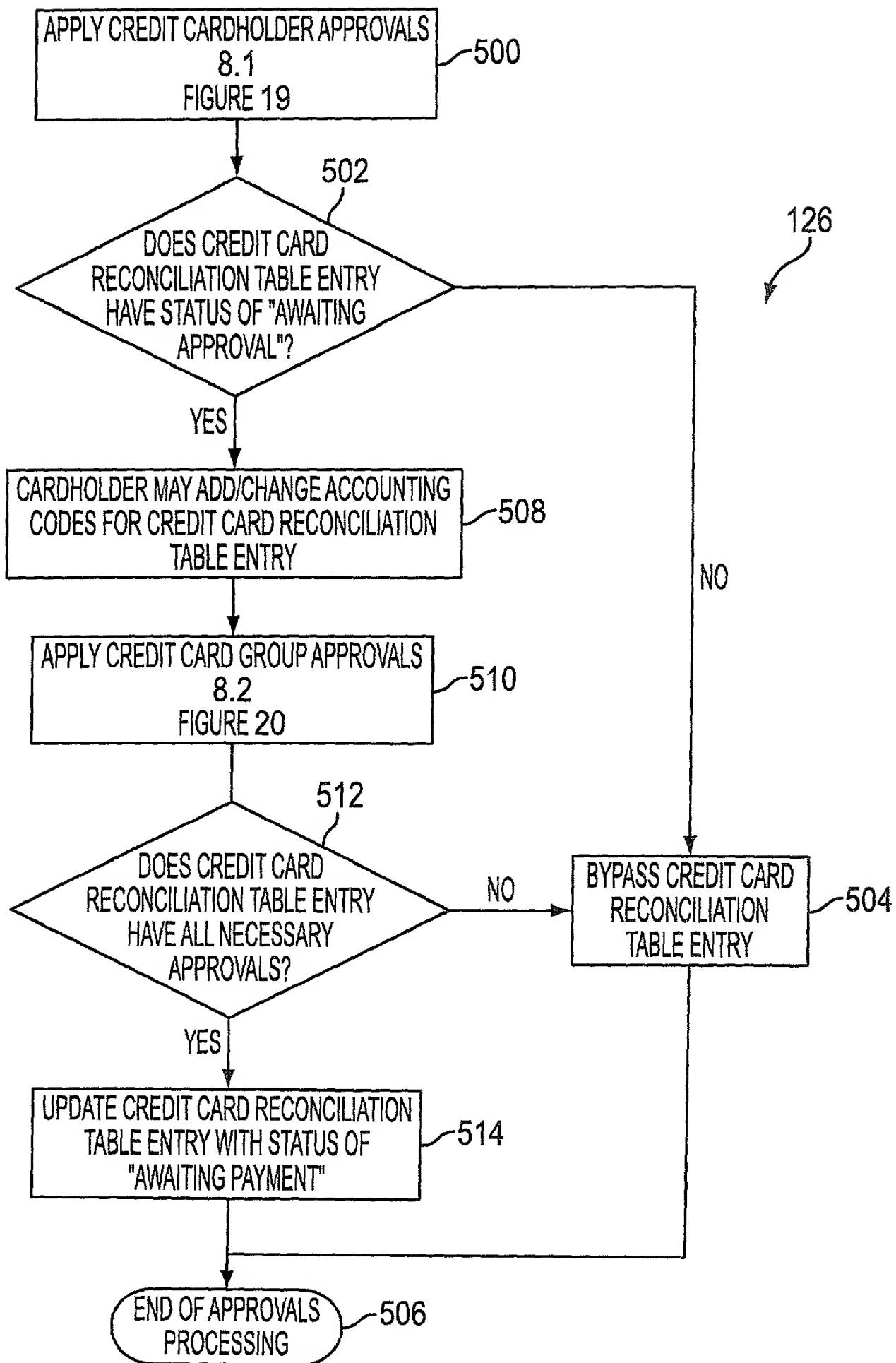


FIG. 18

1093060 9010000

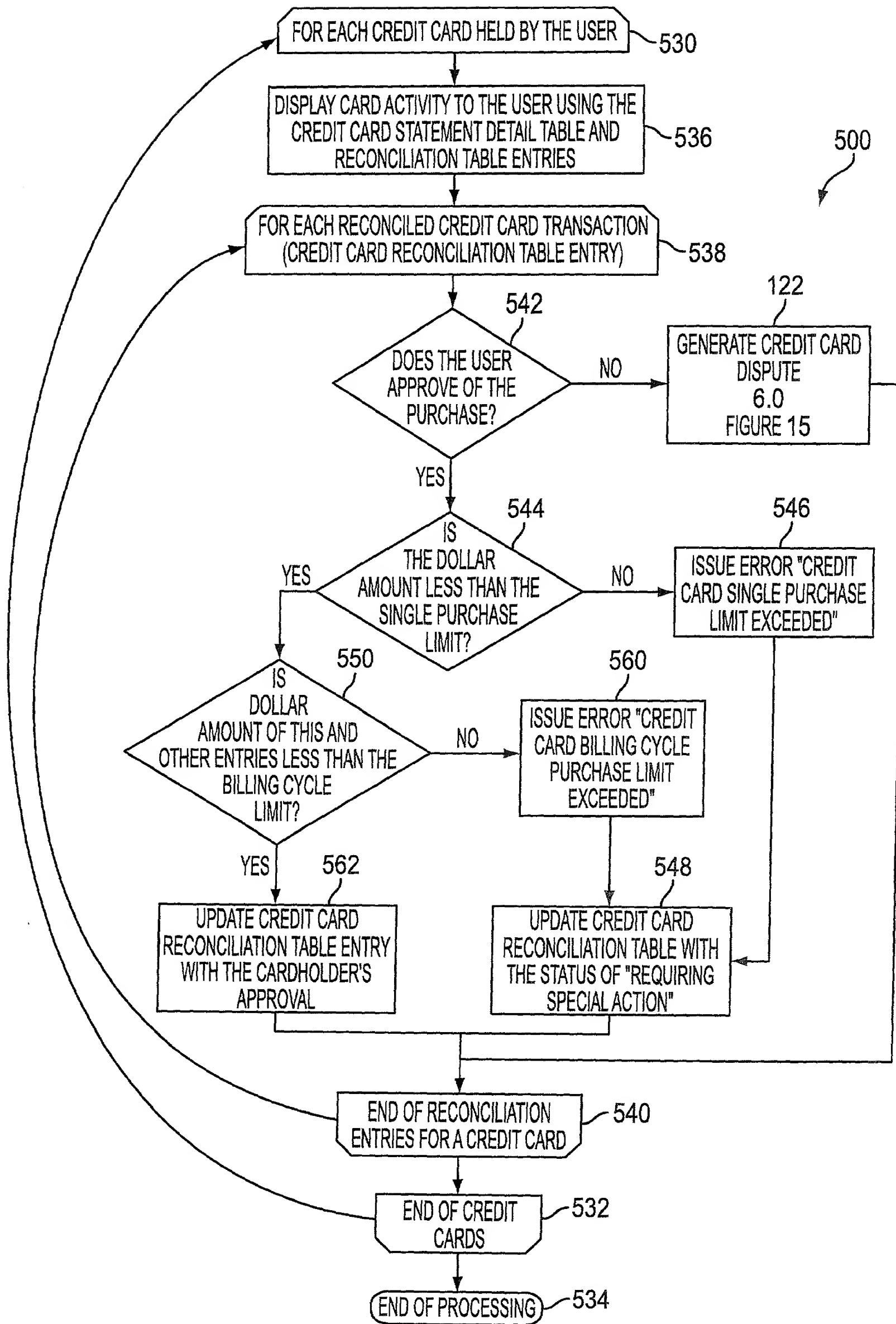


FIG. 19

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graph TD
    580[FOR EACH APPROVAL GROUP  
MANAGED BY THE USER] --> 586[DISPLAY THE CREDIT CARD ACTIVITY  
FOR THE BILLING CYCLE USING THE  
CREDIT CARD STATEMENTS AND  
RECONCILIATION TABLE ENTRIES]
    586 --> 588[FOR EACH CREDIT CARD RECONCILIATION  
TABLE ENTRY BELONGING TO CARDS IN  
THE APPROVAL GROUP]
    588 --> 592{IS THE DOLLAR  
AMOUNT LESS THAN THE  
SINGLE PURCHASE  
LIMIT?}
    592 -- NO --> 594[ISSUE ERROR "CREDIT CARD  
GROUP'S SINGLE PURCHASE  
LIMIT EXCEEDED"]
    592 -- YES --> 598{IS DOLLAR  
AMOUNT OF THIS AND  
OTHER ENTRIES LESS THAN THE  
GROUP'S BILLING CYCLE  
LIMIT?}
    598 -- NO --> 600[ISSUE ERROR "CREDIT  
CARD GROUP'S BILLING  
CYCLE PURCHASE LIMIT  
EXCEEDED"]
    598 -- YES --> 602[UPDATE CREDIT CARD  
STATEMENTS TABLE ENTRY  
WITH THE APPROVAL GROUP  
MANAGER'S APPROVAL]
    594 --> 596[BYPASS CREDIT CARD  
RECONCILIATION TABLE  
ENTRY]
    600 --> 596
    602 --> 586
    596 --> 586
    586 --> 586
    586 --> 590[END OF CREDIT CARD  
APPROVAL GROUPS]
    590 --> 584([END OF PROCESSING])

```

FIG. 20

0093406-080604

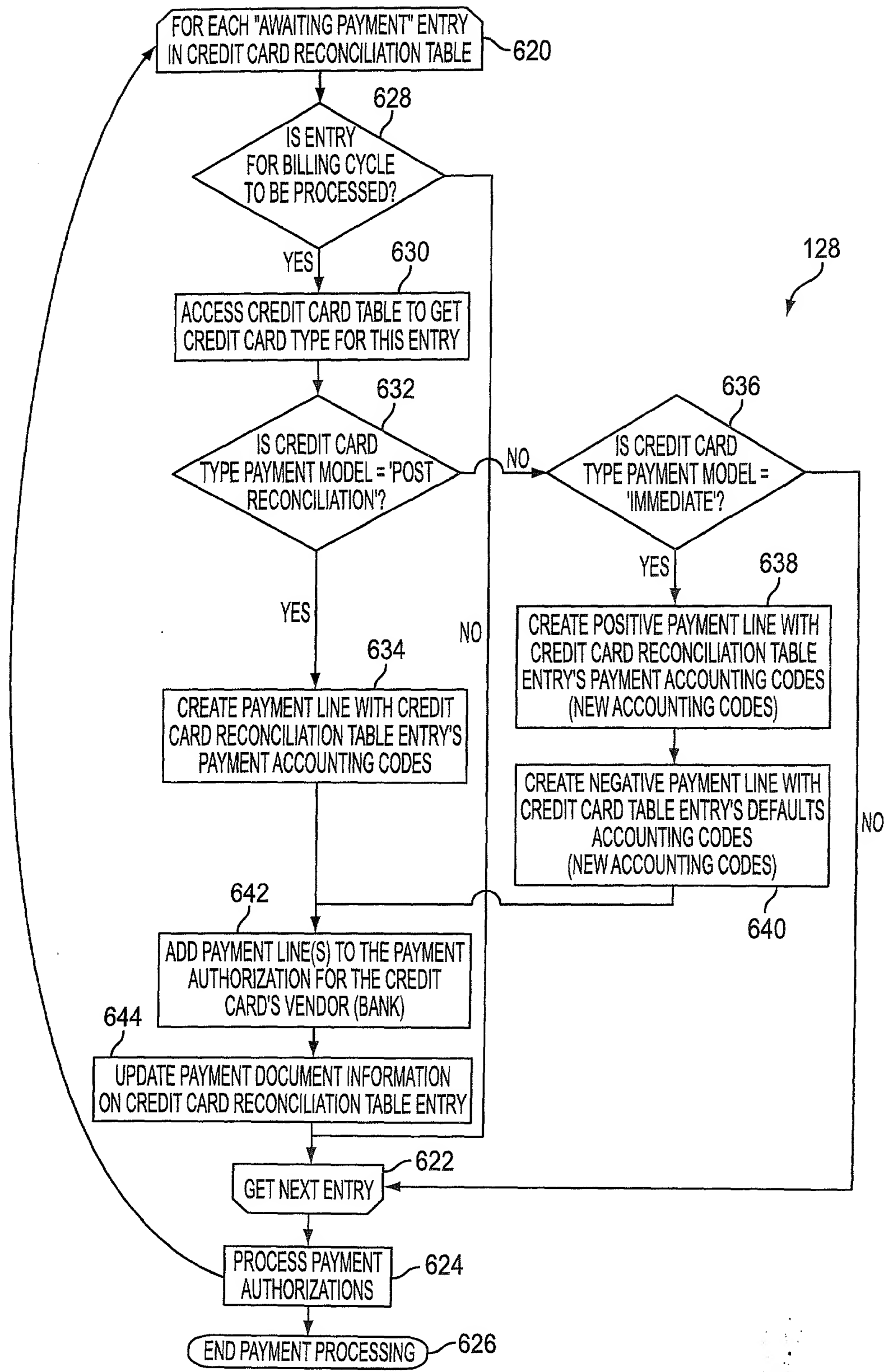


FIG. 21

FIG. 22

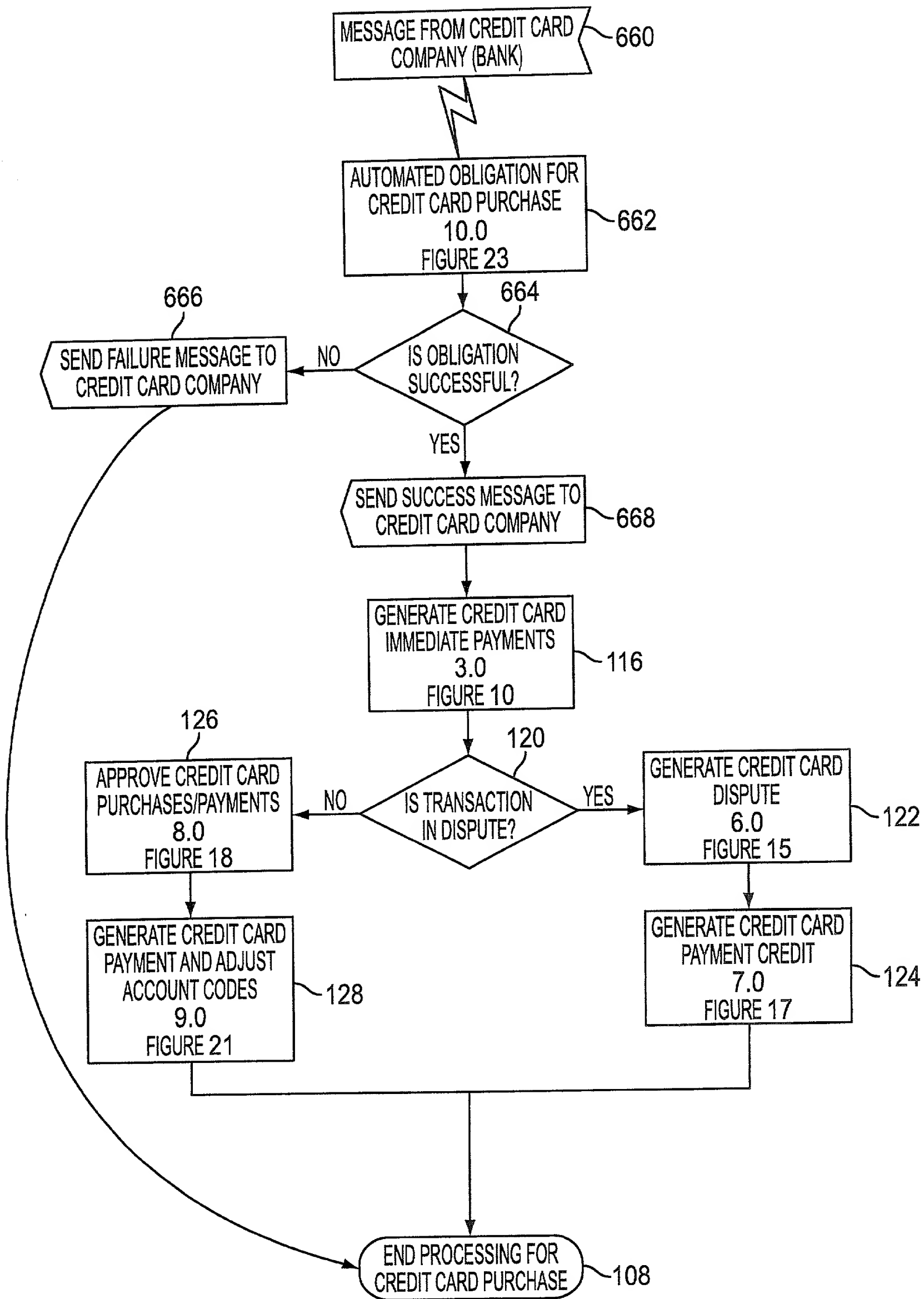


FIG. 22

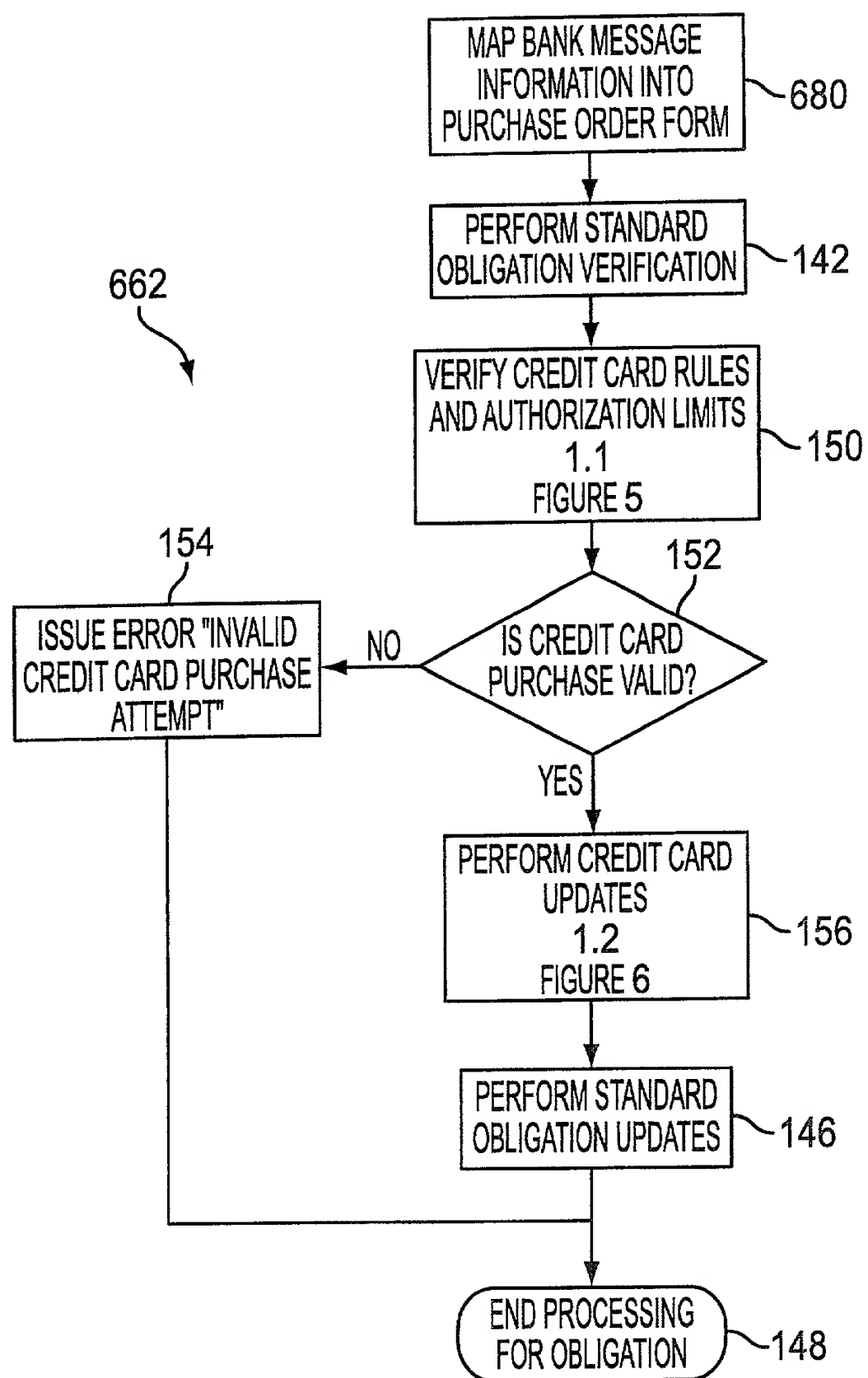
[illegible]

FIG. 23